

(Table 15) Disposition of Problem Assets

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen)

| | FY03 Actual | FY04 Actual |
|---|----------------|----------------|
| Credit related costs (A) | 1,141.3 | 1,306.3 |
| Provision for specific reserve for possible loan losses | 276.4 | 474.1 |
| Write-off of loans and other related losses (C) | 869.2 | 836.0 |
| Write-off of loans | 501.1 | 605.8 |
| Losses on sales of loans to CCPC | 0.8 | - |
| Losses on sales of loans to RCC*1 | 9.3 | 0.5 |
| Losses on bulk sales | 292.8 | 137.5 |
| Losses on debt forgiveness | 65.2 | 92.2 |
| Provision for reserve for possible losses from loans sold to CCPC | (0.5) | - |
| Provision for reserve for supporting specific borrowers | - | - |
| Provision for loan loss reserve for specific overseas countries | (3.8) | (3.8) |
| Provision for general reserve for possible loan losses (B) | (337.9) | (351.5) |
| Total (A) + (B) | 803.4 | 954.8 |

<Reference>

| | | |
|--|---------|---------|
| Direct write-off of loans already reserved (D) | 1,243.7 | 443.6 |
| Gross direct write-offs (C) + (D) | 2,112.9 | 1,279.6 |

<Sumitomo Mitsui Financial Group (Consolidated)>

(Billions of yen)

| | FY03 Actual | FY04 Actual |
|---|----------------|----------------|
| Credit related costs (A) | 1,287.8 | 1,398.0 |
| Provision for specific reserve for possible loan losses | 320.7 | 493.9 |
| Write-off of loans and other related losses (C) | 971.4 | 907.9 |
| Write-off of loans | 595.2 | 667.2 |
| Losses on sales of loans to CCPC | 1.3 | - |
| Losses on sales of loans to RCC*1 | 9.4 | 0.6 |
| Losses on bulk sales | 300.3 | 147.9 |
| Losses on debt forgiveness | 65.2 | 92.2 |
| Provision for reserve for possible losses from loans sold to CCPC | (0.5) | - |
| Provision for reserve for supporting specific borrowers | - | - |
| Provision for loan loss reserve for specific overseas countries | (3.8) | (3.8) |
| Provision for general reserve for possible loan losses (B) | (331.2) | (201.2) |
| Total (A) + (B) | 956.6 | 1,196.8 |

<Reference>

| | | |
|--|---------|---------|
| Direct write-off of loans already reserved (D) | 1,367.2 | 540.9 |
| Gross direct write-offs (C) + (D) | 2,338.6 | 1,448.8 |

*1 Losses due to the sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.